

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Charles COTTLE

Group Art Unit: 3693

Serial No.: 10/597,107

Examiner: Gregory A. Pollack

Filed: July 11, 2006

For: APPARATUS, METHOD AND SYSTEM FOR A VERSATILE FINANCIAL  
MECHANISM AND TRANSACTION GENERATOR AND INTERFACE

**AMENDMENT/RESPONSE**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 223 13-1450

Dear Sir,

In Response to the Non-Final Office Action dated July 22, 2008, Applicant respectfully requests reconsideration of the instant application, in view of the following amendments and remarks.

**Amendments to the Abstract of the Disclosure** are included on page 2.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper.

**Remarks/Arguments** begin on page 10 of this paper.